

**ABSTRACT**

A purchaser selects a beneficiary and merchant predefines a donation percentage. The selected beneficiary and the predefined donation percentage are received by a processor. The purchaser's transaction amount is tracked, the predefined donation percentage of the transaction amount (i.e., the donation amount) is donated from the merchant to the beneficiary. Optionally, electronic fund transfer is used to transfer the donation amount from a bank account of the merchant to a bank account of the beneficiary.